

# The Health Insurance Marketplace 101



# Introduction to the Marketplace

- The Health Insurance Marketplace (or Exchange)
  - Place for individuals and small employers to directly compare private health insurance options
    - Known as Qualified Health Plans (QHPs)
  - Can directly compare on the basis of price, benefits, quality, and other factors

# 3 Things to Know about the Marketplace...

## 1. It's an easier way to shop for health insurance

- Simplifies the search for health insurance
- All options in one place
- One application, one time, and an individual or family can explore every qualified insurance plan in the area

## 2. Most people will be able to get a break on costs

- 90% of people who are currently uninsured will qualify for discounted or free health insurance

## 3. Clear options with apples-to-apples comparisons

- All health insurance plans in the Marketplace present their price and benefit information in plain language

# Marketplace Establishment

- Each state can choose between:
  - **State Based Marketplace** – State creates and runs its own Marketplace
  - **State Partnership Marketplace** – State partners with Federal government to run some Marketplace functions
  - **Federally Facilitated Marketplace** – State has a Marketplace established and operated by the Federal government – known to consumers as The Health Insurance Marketplace



Countdown to Coverage January 1st, 2014  
Enrollment begins October 2013

**138** DAYS **14** HOURS **29** MIN

## Welcome



Welcome to Connect for Health Colorado, a new health insurance marketplace. Opening in October, you will be able to shop, compare, pick and purchase the health plan that is right for you. All on one site, all in one visit.

## Hot Topics



### [Notes from the Western Slope](#)

Our very own Linda Gann has been conducting outreach on the Western Slope and has provided stories from people and groups she's met along her travels.



### [Facts about Connect for Health Colorado and Medicaid Expansion](#)

Want to know the basics about Colorado's new health insurance marketplace and the upcoming expansion of Medicaid? Here's the facts on one page.



### [Questions about Connect for Health Colorado?](#)

Our new number is now open 855-PLANS-4-YOU or 855-752-6749. Customer Service Representatives are standing by to answer your questions.

[Calculate Your Savings](#)

[Need Health Insurance Now?](#)

[Board and Stakeholders](#)



# ***What is Connect for Health Colorado?***

An open, competitive marketplace for individuals and small employers to:

1. Compare health insurance costs and features side by side
2. Shop plans containing the same base benefits
3. Determine eligibility for and access new federal financial assistance, based on income
4. Call, chat or sit down with trained representatives for help
5. Enroll in a health plan

**[www.connectforhealthco.com](http://www.connectforhealthco.com)**

# All Qualified Health Plans Will Cover These Essential Health Benefits

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

# Small Business Health Options Program (SHOP) - Employees

- SHOP is a Marketplace for small businesses and their employees
  - Available for those with 50 or fewer employees
  - Employer must offer coverage to all full-time employees
  - Sole proprietors may buy through the Marketplace rather than the SHOP



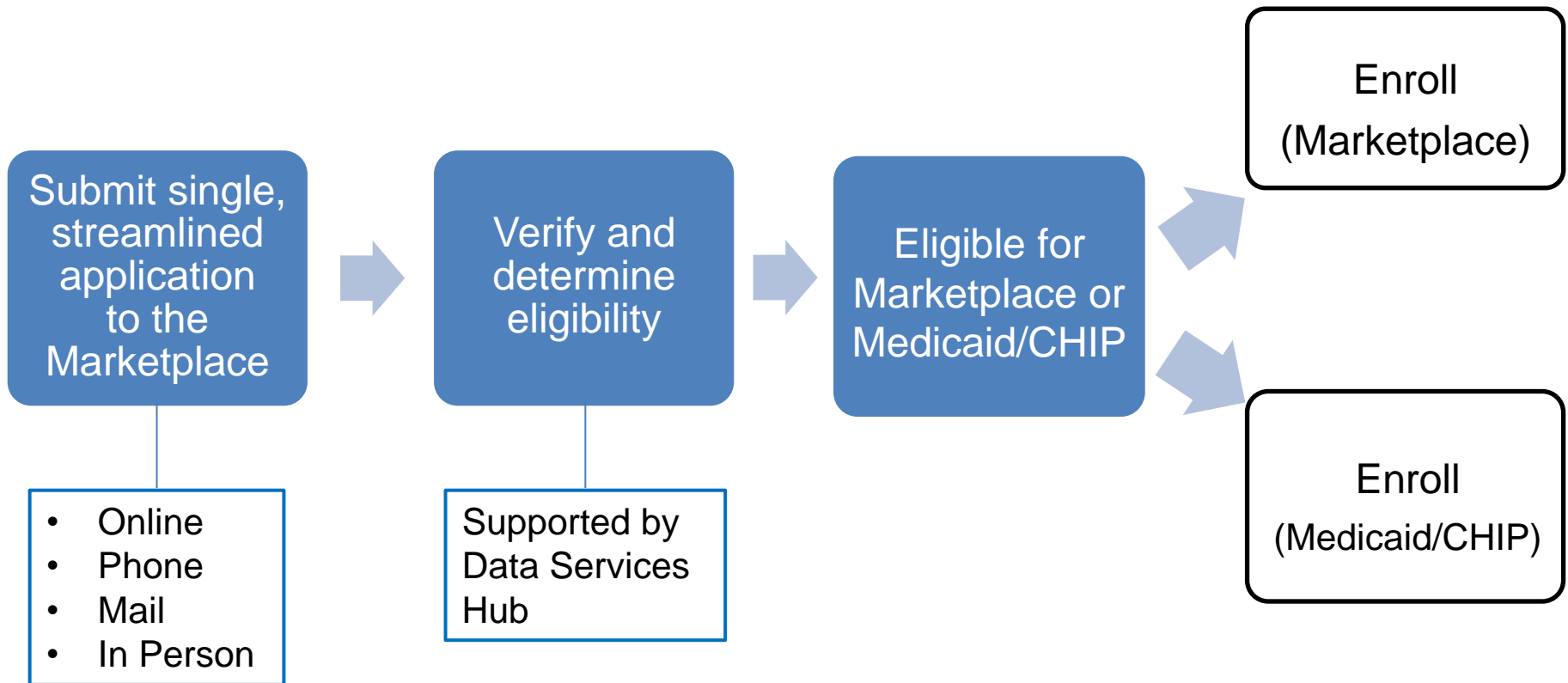
# Medicaid Expansion

- States have the option to expand Medicaid eligibility
  - Adults ages 19 – 64 with incomes up to 133% of the Federal Poverty Level (FPL) (\$15,282/individual, \$31,322/family of 4)
  - 100% federal funding for newly Medicaid eligible
  - States have no deadline to decide if they are going to expand
- One streamlined application for Medicaid or private health plans

# Eligibility and Enrollment

- Marketplace initial open enrollment period starts October 1, 2013 and ends March 31, 2014
- Marketplace eligibility requires consumers to
  - Live in its service area, and
  - Be a U.S. citizen or national, or
  - Be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought
  - Not be incarcerated

# Application and Eligibility



# Marketplace Toll-Free Call Center

- **Federally Facilitated Marketplace:**
  - 1-800-318-2596 (TTY 1-855-889-4325)
  - Customer service representatives - 24/7
    - English and Spanish Language line for 150 additional languages
- **Colorado's Marketplace:**
  - **Connect for Health Call Center:**  
1-855-PLANS-4-YOU (1-855-752-6749)
- **SHOP call center for Employers with 50 or fewer employees**  
**Call 1-800-706-7893**  
**Hours: Monday through Friday, 9 a.m. to 5 p.m. EST**



# Help to Pay Qualified Health Plan Costs

- **Based on family income and size**
  - Premium discount
    - ❑ Family of four with annual income \$23,550\* – \$94,200\* or less
    - ❑ And not eligible for certain other insurance coverage like Medicaid
  - Lower cost-sharing (like copays)
    - ❑ Family of 4 with annual income \$58,875\* or less (some other restrictions)

\*2013 amounts



# 2013/2014 Rollout Plan

June 2013	July/August 2013	October 1, 2013
<ul style="list-style-type: none"><li>Healthcare.gov re-launches</li><li>Toll-free Call Center launches</li></ul>	Training for consumer assistance begins	Open enrollment in the Health Insurance Marketplace begins
January 1, 2014		
<ul style="list-style-type: none"><li>Coverage through Health Insurance Marketplace begins</li><li>Discrimination due to pre-existing conditions or gender will be prohibited</li><li>Annual Limits on Insurance Coverage will be eliminated</li><li>Advanced Premium Tax Credits will be available</li><li>The Small Business Tax Credit will increase</li><li>Access to Medicaid will expand</li></ul>		

# Key Points to Remember

- The Marketplace is a new way to find and buy health insurance
- Individuals and small businesses can shop for health insurance that fits their budget
- States have flexibility to establish their own Marketplace
- There is financial help for working families and other people with limited income
- There is assistance available to help consumers get the best coverage for their needs



# Contact



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